



Order Filed on April 24, 2019 by
Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Bruce W. Radowitz, Esq
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BRUCE W. RADOWITZ, ESQ.
Attorney for Debtor(s)

In Re:

BINDU JACOB

Case No: 17-31676

Adv. No.:

Hearing Date:

Judge: JKS

**ORDER APPROVING THE LOAN MODIFICATION OF
SHELLPOINT MORTGAGE SERVICING**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED: April 24, 2019

A handwritten signature in black ink, appearing to read "J K Sherwood".

Honorable John K. Sherwood
United States Bankruptcy Court

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DEBTORS: BINDU JACOB

CASE NO: 17-31676/JKS

ORDER CAPTION: ORDER APPROVING THE LOAN MODIFICATION OF
SHELLPOINT MORTGAGE SERVICING

THIS MATTER having been opened by the court by way of motion of Bruce W. Radowitz, Esq counsel to the Debtors, herein, and that argument of counsel, if any, having been heard by the court and the court having reviewed the pleadings filed herein, and for good cause appearing;

ORDERED, that the Loan Modification of Shellpoint Mortgage Servicing is approved

ORDERED, that a copy of this order be served to all parties.

ORDERED that in the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, Secured Creditor shall amend the arrearage portion of its Proof of Claim to the Amount paid to date by the Chapter 13 Trustee or withdraw the claim within thirty (30) days of completion of the loan modification.

ORDERED that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of loan modification and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditor that the modification was not consummated.

ORDERED that in the event the modification is not consummated, the secured creditor shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor.

ORDERED that in the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

ORDERED that with respect to any post- petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney's fees which are being capitalized

into the loan, secured creditor will amend any and all post- petition orders or claims within 30 days after completion of the loan modification.

ORDERED, the debtor shall file Amended Schedules and Modified Plan within 10 days from this Order.

ORDERED, that a copy of this order be served to all parties.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Bindu Jacob
Debtor

Case No. 17-31676-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2019.

db +Bindu Jacob, 104 Lake Shore Drive, Lake Hiawatha, NJ 07034-2837

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2019 at the address(es) listed below:

Bruce W. Radowitz on behalf of Debtor Bindu Jacob torreso78@gmail.com,
r45676@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage
Servicing rsolarz@kmllawgroup.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmllawgroup.com
Steven Eisenberg on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage
Servicing bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
Steven P. Kelly on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage
Servicing skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8